

The Honorable: SUSAN PIERSON SONDERBY
Chapter 7
Location: Room 642
Hearing Date: 12/07/2011
Hearing Time: 10:30am

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: RUSCHLI, JOHN L. § Case No. 08-10738
§
§
Debtor(s) §

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that KAREN R. GOODMAN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 South Dearborn Street, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30am on 12/07/2011 in Courtroom 642, United States Courthouse Courthouse, 219 South Dearborn Street, Chicago, Illinois 60604. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 11/04/2011

By: /s/KAREN R. GOODMAN
Trustee

Karen R. Goodman
Shefsky & Froelich Ltd.
111 East Wacker Drive, Suite 2800
Chicago, Illinois 60601-3713
(312) 527-400
UST Form 101-7-NFR (10/1/2010)

KAREN R. GOODMAN
SHEFSKY & FROELICH, LTD
111 East Wacker Drive
SUITE 2800
CHICAGO, IL 60601
(312) 527-4000

The Honorable: SUSAN PIERSON SONDERBY
Chapter 7
Location: Room 642
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Hearing Time: 10:30 a.m.
Response Date:

Chapter 7 Trustee

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: RUSCHLI, JOHN L.

§ Case No. 08-10738

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§
§
§

Debtor(s)

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 156,824.21
and approved disbursements of \$ 1,283.84
leaving a balance on hand of ¹ \$ 155,540.37

Balance on hand: \$ 155,540.37

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 155,540.37

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - KAREN R. GOODMAN	11,091.21	0.00	11,091.21
Trustee, Expenses - KAREN R. GOODMAN	251.80	0.00	251.80
Attorney for Trustee, Fees - SHEFSKY & FROELICH LTD.	5,166.00	0.00	5,166.00
Accountant for Trustee, Fees - ALAN D. LASKO	1,613.00	0.00	1,613.00

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Accountant for Trustee, Expenses - ALAN D. LASKO	25.38	0.00	25.38
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Total to be paid for chapter 7 administration expenses: \$ 18,147.39

Remaining balance: \$ 137,392.98

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 137,392.98

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 137,392.98

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 234,984.79 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 58.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	PYOD LLC its successors and assigns as assignee of	24,057.13	0.00	14,065.94
2	Discover Bank/DFS Services LLC	4,314.95	0.00	2,522.91
3	Anchor Bank	135,334.50	0.00	79,128.56
4	Rbs Citizens NA	2,339.92	0.00	1,368.12
5	Jane Ruschli	50,000.00	0.00	29,234.44
6	FIA CARD SERVICES, NA/BANK OF AMERICA	18,938.29	0.00	11,073.01

Certificate of Service Page 4 of 5

Total to be paid for timely general unsecured claims: \$ 137,392.98

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/KAREN R. GOODMAN

Trustee

KAREN R. GOODMAN
111 East Wacker Drive
SUITE 2800
CHICAGO, IL 60601
(312) 527-4000

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 5 of 5
United States Bankruptcy Court
Northern District of IllinoisIn re:
John L. Ruschli
DebtorCase No. 08-10738-SPS
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: preed
Form ID: pdf006Page 1 of 1
Total Noticed: 14

Date Rcvd: Nov 07, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2011.

db
 12189859 +John L. Ruschli, 340 Waukegan Road Unit 4, Glenview, IL 60025-5182
 12189862 +Anchor Bank, 25 West Main Street, P.O. Box 7933, Madison, WI 53707-7933
 12189862 +Citi AAdvantage Mastercard, P.O. Box 6000, The Lakes, NV 89163-0001
 12189861 +Charter One, P.O. Box 7092, Bridgeport, CT 06601-7092
 12189860 Charter One, Credit Card Services, Providence, RI 02940-2010
 12189863 +Countrywide Home Loans, P.O. Box 650070, Dallas, TX 75265-0070
 12990636 FIA CARD SERVICES, NA/BANK OF AMERICA, by American InfoSource LP as its agent, PO Box 248809,
 Oklahoma City, OK 73124-8809
 12189865 FIA Card Services, P.O. Box 87271, Baltimore, MD 21297-3271
 12189867 +Jane E. Ruschli, 340 Waukegan Road Apt 4, Glenview, IL 60025-5182
 12189868 +Jane Ruschli, 340 Waukegan Road, Glenview, IL 60025-5182
 12891196 +Rbs Citizens NA, PO Box 7054, Bridgeport CT 06601-7054

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

12189864 E-mail/PDF: mrdiscen@discoverfinancial.com Nov 08 2011 02:02:26 Discover Bank,
 P.O. Box 30395, Salt Lake City, UT 84130-0395
 12689838 E-mail/PDF: mrdiscen@discoverfinancial.com Nov 08 2011 02:02:26
 Discover Bank/DFS Services LLC, PO Box 3025, New Albany OH 43054-3025
 12668876 E-mail/Text: resurgentbknotifications@resurgent.com Nov 08 2011 01:19:16
 PYOD LLC its successors and assigns as assignee of, Citibank, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12189869 Sister of Debtor
 12189866 ##FIA Card Services, P.O. Box 15026, Wilmington, DE 19850-5026

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 09, 2011

Signature:

